



IFW

In re the Applicant of: <b>Patrick S. Cunningham</b>	Date: <b>10 December 2007</b>
Serial Number: <b>09/777,353</b>	Group Art Unit: <b>3624</b>
Filed: <b>5 February 2001</b>	Examiner: <b>Karmis, Stefanos</b>
Title: <b>"An Application And Payment Database System For Lenders And Builders And Method Therefor"</b>	Attorney Docket No: <b>8134-A-1 (formerly 3201P2284)</b>

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop AF, Commissioner For Patents, P.O. Box 1450, Alexandria, VA 22313-1450: on 12/10/2007.

  
Signature

12/10/2007  
Date of Signature

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

## AMENDMENT

Sir:

In response to the Non-Final Office Action mailed 19 September 2007 (hereinafter this Office Action) please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims, which begins of page 2 of this paper.

**Remarks/Arguments** begin on page 5 of this paper.